

**WHAT RESULT DO WE WANT?**

All people in North Carolina have access to comprehensive, high quality, affordable health insurance.

**WHY IS THIS IMPORTANT?**

Access to quality health care services is critical to achieve and maintain health, prevent and manage disease, and achieve health equity. Lack of health insurance can make health care inaccessible and unaffordable.

**HNC 2030 HEADLINE INDICATOR:**

**Percent of the population  
under age 65 without  
health insurance**

**WHAT DOES THIS INDICATOR MEASURE?**

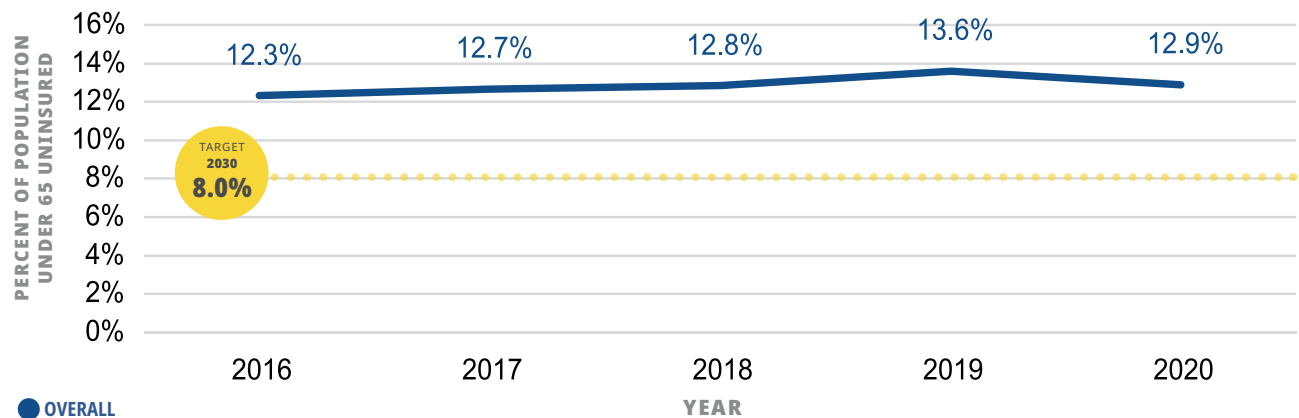
- Uses Small Area Health Insurance Estimates, reported annually by the U.S. Census Bureau
- Combines data from The American Community Survey (ACS), Demographic population estimates, aggregated federal tax returns, participation records for the Supplemental Nutrition Assistance Program (SNAP), county Business Patterns, Medicaid, Children's Health Insurance Program (CHIP) participation records, and the US Census
- Consistent estimates are available from 2008-2019
- Disaggregated by race, gender, income level, age group, and county
- Not all cross classifications are available

**BASELINE DATA FROM HNC 2030****HOW ARE WE DOING?**

- Percent of population under the age of 65 with no insurance is relatively stable.
- Hispanic/Latinx people are the ethnic group most impacted.
- People at or below 200% of the Federal Poverty Level are five times more likely to not have insurance than people at 400% (and above Federal Poverty Level).

## CURRENT DATA TRENDED OVER TIME

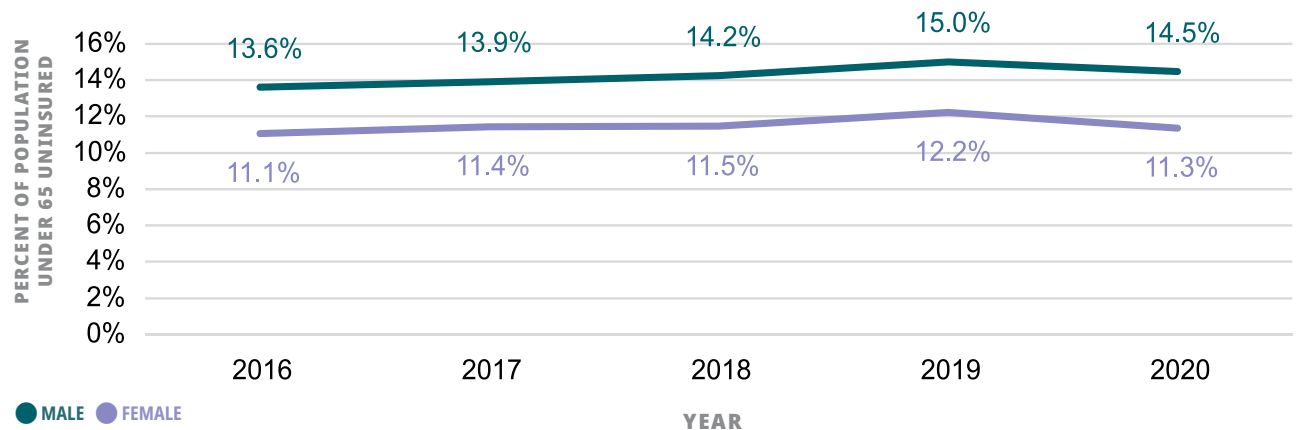
Figure 65. Percent of people under 65 with no insurance in North Carolina (2016 - 2020)



Data source: N.C. State Center for Health Statistics using the American Community Survey

Previously, Uninsured estimates used the Small Area Health Insurance Estimates (SAHIE), which used combined data including the American Community Survey (ACS). Because SAHIE data for 2020 is delayed due to the pandemic, these estimates use the ACS to provide estimates comparable for 2016-2020. Additionally, weights used for 2020 ACS estimates are considered experimental, as methodology had to be adjusted due to the pandemic.

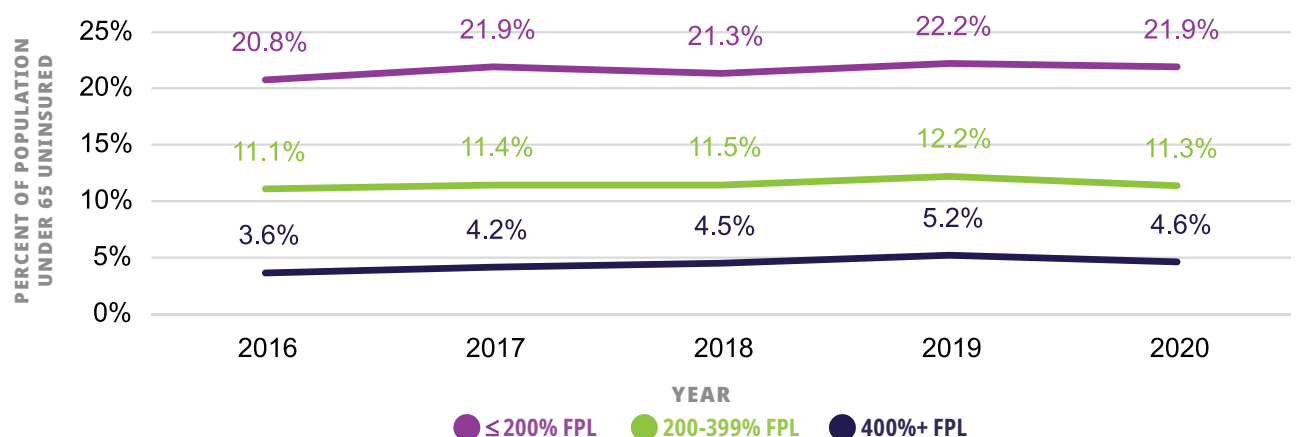
Figure 66. Percent of people under 65 with no insurance in North Carolina by gender (2016 - 2020)



Data source: N.C. State Center for Health Statistics using the American Community Survey

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Figure 67. Percent of people under 65 with no insurance in North Carolina by poverty level (2016 - 2020)



Data source: N.C. State Center for Health Statistics using the American Community Survey

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## THE STORY BEHIND THE CURVE

The 2021 NC State Health Improvement Plan Community Council Meeting and Stakeholder Symposia stimulated dialogue among attendees. Questions that the participants posed included:

- Is healthcare a right?
- What is the standard for high quality health care? Is there a living document?
- What does high quality mean? Standards of care have been established.
- Who shares the responsibility?
- Who benefits from high quality healthcare?
- Does the government bail out insurance companies by giving a certain amount of care, but doesn't address root causes or families getting the care that they need?
- Who owns this issue in the state?
- Who were the community care givers? Are there enough of the other groups to meet the unmet need?
- Did the care of people fall to the community when we did not have health insurance 100 years ago?
- Does shared responsibility bring out the opportunity to do nothing?

*2021 NC SHIP Stakeholder Symposia Participants*

The same attendees expanded the story expanded about uninsured people with these collective statements:

- "People need information about the different levels of insurance within plans."
- "Many people do not qualify for the subsidies and fall into a coverage gap."
- "Because North Carolina has a robust safety net, there is a philosophical and political bias against support for Medicaid expansion."
- "The safety net is an excuse not to expand Medicaid."
- "We may need new words to describe the problems and the solutions to avoid the pitfalls of bias in our public discourse."
- "The terminology we use for the uninsured can be stigmatizing."
- "The undocumented population doesn't qualify for these services."
- "Implicit bias needs to be addressed to create change."
- "Paternal leave/care not offered by some employers."
- "Family care excludes father."

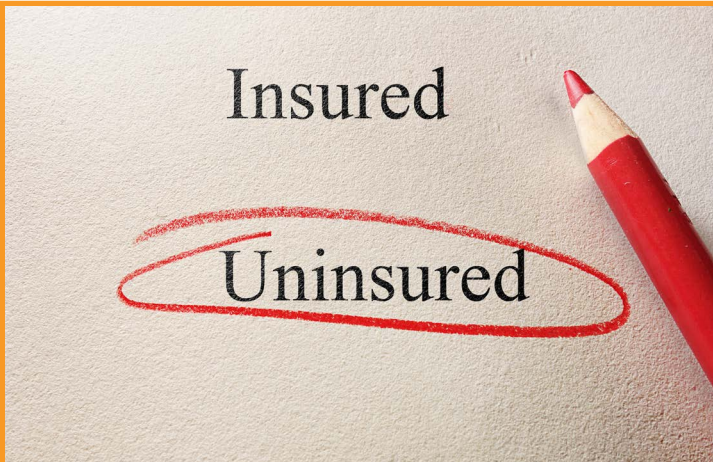
*2021 NC SHIP Stakeholder Symposia Participants*

## WHAT OTHER DATA DO WE NEED?

- Impact of COVID-19 pandemic on employer sponsored insurance
- Estimates of underinsured/uninsured at the county level
- Major employer insurance benefits available in area
- Analysis of support/opposition by elected officials to Medicaid expansion
- Stories from consumers/residents and their experience
- Identify rural areas that have access to health care/health insurance
- Number of participants using ACA insurance and type of care they purchase
- Healthcare/health insurance access data from the Latino population

## WHAT COULD WORK TO TURN THE CURVE?

- Determine need for more community health clinics by employing data analysts
- Expand community health workers to empower communities to ensure all individuals can access healthcare
- Expand Medicaid eligibility criteria
- Increase publicity and navigator funding to provide instruction and access for open enrollment
- Increase the number of bilingual healthcare and insurance providers and staff
- Leverage community benefit dollars from Medicaid Transformation to meet the needs of the uninsured
- Support bans or limitations on short-term health plans



## RECOMMENDED READING/LISTENING

The Uninsured and the ACA: A Primer - Key Facts about Health Insurance and the Uninsured amidst Changes to the Affordable Care Act.  
<https://www.kff.org/uninsured/report/the-uninsured-and-the-aca-a-primer-key-facts-about-health-insurance-and-the-uninsured-amidst-changes-to-the-affordable-care-act/>

The Effects of Medicaid Expansion under the ACA: Studies from January 2014 to January 2020.  
<https://www.kff.org/medicaid/report/the-effects-of-medicaid-expansion-under-the-aca-updated-findings-from-a-literature-review/>

## NC PARTNERS WHO CAN HELP US

PARTNER/POTENTIAL PARTNER	WEBSITE LINK
American Heart Association	<a href="https://www.heart.org/">https://www.heart.org/</a> <a href="https://www.heart.org/en/get-involved/advocate/federal-priorities/access-to-care">https://www.heart.org/en/get-involved/advocate/federal-priorities/access-to-care</a>
Care4Carolina	<a href="https://care4carolina.com/">https://care4carolina.com/</a>
Down Home North Carolina	<a href="https://downhomenc.org/">https://downhomenc.org/</a>
Equality North Carolina	<a href="https://equalitync.org/">https://equalitync.org/</a>
Foundation for Health Leadership & Innovation (FHLI) - NC Oral Health Collaborative (NCOHC)	<a href="https://oralhealthnc.org/">https://oralhealthnc.org/</a>
Foundation for Health Leadership & Innovation (FHLI) - NC Rural Health Leadership Alliance (NCRHLA)	<a href="https://foundationhli.org/ncrhl/">https://foundationhli.org/ncrhl/</a>
Legal Aid of North Carolina	<a href="https://www.legalaidnc.org/about-us/projects/medical-legal-partnership">https://www.legalaidnc.org/about-us/projects/medical-legal-partnership</a>
NC Child	<a href="https://ncchild.org/about-us/">https://ncchild.org/about-us/</a>
NC DHHS Community Health Workers (CHW)	<a href="https://www.ncdhhs.gov/divisions/office-rural-health/community-health-workers">https://www.ncdhhs.gov/divisions/office-rural-health/community-health-workers</a>
NC DHHS Office of Rural Health	<a href="https://www.ncdhhs.gov/divisions/orh">https://www.ncdhhs.gov/divisions/orh</a>
NC Rural Center	<a href="https://www.ncruralcenter.org/">https://www.ncruralcenter.org/</a>
North Carolina Association of Free & Charitable Clinics (NCAFCC) - Camino Clinic	<a href="https://ncafcc.org/our-clinics/camino-clinic/">https://ncafcc.org/our-clinics/camino-clinic/</a>
North Carolina Association of Local Health Directors (NCALHD)	<a href="https://www.ncalhd.org/">https://www.ncalhd.org/</a>
North Carolina Community Health Center Association (NCCCHA)	<a href="https://www.ncchca.org/community-resources/policy-advocacy/nc-insurance-gap/">https://www.ncchca.org/community-resources/policy-advocacy/nc-insurance-gap/</a> <a href="https://www.ncchca.org/community-resources/programs-services/outreach-enrollment-program/">https://www.ncchca.org/community-resources/programs-services/outreach-enrollment-program/</a>
North Carolina Healthcare Association (NCHA)	<a href="https://www.ncha.org/priority-issues/#state-priorities">https://www.ncha.org/priority-issues/#state-priorities</a>
North Carolina Justice Center	<a href="https://www.ncjustice.org/projects/health-advocacy-project/medicaid-expansion/uninsured-in-north-carolina/">https://www.ncjustice.org/projects/health-advocacy-project/medicaid-expansion/uninsured-in-north-carolina/</a>